What is claimed is:

1.   A method for automating a transaction request, the method comprising:

selecting a keycard from among multiple keycards, wherein each keycard is associated

with a product identification number;

inputting the product identification number from a keycard at a merchant terminal;

transmitting the product identification number from the merchant terminal to a central

processor; and

receiving a transaction confirmation from the central processor at the merchant terminal,

wherein the transaction confirmation is associated with the product identification number.

2.   The method of claim 1, wherein the keycard is associated with a specific provider,

a specific value, and a specific transaction type, and wherein the transaction type may comprise

activating a stored-value account, adding value to a stored-value account, or transferring value

from a stored-value account.

3.   The method of claim 1 wherein the transaction confirmation comprises a PIN or

password.

4.   The method of claim 3, wherein the PIN or password is associated with a prepaid

calling card.

5.   The method of claim 3, wherein the product information number is a barcode.

6. The method of claim 3, wherein the product identification number is a barcode, the barcode is printed on the keycard, and the step of inputting comprises scanning the barcode.

7. The method of claim 3, wherein the product information number is stored on a magnetic strip, and inputting the product identification number comprises swiping the magnetic strip.

8. The method of claim 3, wherein the keycard is associated with a specific telecommunications service provider and a specific value, and the step of selecting the keycard comprises selecting the keycard from among a plurality of keycards, wherein at least one of the plurality of keycards is associated with a provider different from the provider associated with the selected keycard, and wherein at least one of the plurality of keycards is associated with a different value than the selected keycard.

9. The method of claim 1, wherein a customer selects the keycard, and the keycard is further associated with a specific provider and a specific value.

10. The method of claim 1, wherein a merchant selects the keycard based on a customer request.

11.   The method of claim 1, wherein a merchant selects the keycard from among a set of keycards affixed to a device.

12.   The method of claim 1, wherein a customer selects a dummy card and a merchant selects a keycard associated with the dummy card.

13.   The method of claim 1 wherein the transaction confirmation comprises instructions for using a PIN associated with a stored-value account, and the PIN is associated with the product identification number.

14.   A method for automating a product request, the method comprising:

receiving a request for an identification number, wherein the request was generated by inputting keycard information at a merchant terminal, wherein the keycard was selected from among a plurality of keycards, and wherein each keycard is associated with a specific provider and specific value;

processing the request; and

transmitting a transaction confirmation associated with the keycard to the merchant terminal.

15.   The method of claim 14 wherein the transaction confirmation comprises a PIN or password.

16. The method of claim 15, wherein the transaction confirmation is associated with a prepaid calling card.

17. The method of claim 15, wherein the keycard comprises a barcode on the keycard, and the request is associated with the barcode.

18. The method of claim 15, wherein the request comprises a product identification number associated with a barcode, the barcode is printed on the keycard, and the step of inputting comprises scanning the barcode.

19. The method of claim 15, wherein the product information number is stored on a magnetic strip, and inputting the keycard information comprises swiping the magnetic strip.

20. The method of claim 16, wherein the keycard is associated with a specific telecommunications service provider.

21. The method of claim 15 wherein the transaction confirmation comprises instructions for using a PIN associated with a stored-value account, and the PIN is associated with the keycard information.

22. The method of claim 14, wherein the keycard information is associated with at least one of a stored-value card and a PIN.

23. The method of claim 22, wherein the at least one of a stored-value card and a PIN is associated with a gift card.

24. The method of claim 22, wherein the at least one of a stored-value card and a PIN is associated with a prepaid gas card.

25. The method of claim 22, wherein the at least one of a stored-value card and a PIN is associated with a prepaid grocery card.

26. The method of claim 22, wherein the at least one of a stored-value card and a PIN is associated with a prepaid entertainment card.

27. The method of claim 22, wherein the at least one of a stored-value card and a PIN is associated with a downloadable ring tone card.

28. The method of claim 22, wherein the at least one of a stored-value card and a PIN is associated with a downloadable game card.

29. The method of claim 22, wherein the at least one of a stored-value card and a PIN is associated with a downloadable music card.

30.   The method of claim 22, wherein the at least one of a stored-value card and a PIN is associated with a downloadable music card that uses MP3, MP4, WMV, or WAV formats.

31.   The method of claim 22, wherein the at least one of a stored-value card and a PIN is associated with a customer rewards card.

32.   The method of claim 22, wherein the at least one of a stored-value card and a PIN is associated with telecommunications service.

33.   The method of claim 1, wherein the first transaction enables the downloading of software.

34.   A system for automating a product request, comprising:

a plurality of keycards, wherein each keycard is associated with a product identification number;

a merchant terminal comprising an input device for inputting a product identification number from the keycard, and further comprising an output device for outputting a transaction confirmation associated with a product identification number; and

a central processor configured to:

process a transaction request associated with a keycard and the product identification number associated with the keycard; and

deliver a transaction confirmation to the merchant terminal.

35.   The system of claim 34 wherein the transaction confirmation comprises a PIN.

36.   The system of claim 34 wherein the transaction confirmation is associated with a request to change the value of a stored-value account.

37.   The system of claim 34 wherein the transaction confirmation comprises instructions for using a PIN associated with a stored-value account, and the PIN is associated with the product identification number, and wherein the keycard is associated with a product or service provider and a value.

38.   A method for automating a transaction request, the method comprising:

providing a plurality of keycards, wherein each keycard is associated with a product identification number and a product or service;

receiving a request for a product or service from a customer, wherein the request is associated with a keycard;

inputting the product identification number at a merchant terminal;

transmitting the product identification number from the merchant terminal to a central processor;

receiving an indicia of the product or service from the merchant terminal; and

delivering the indicia to the customer.

39. The method of claim 38, wherein the merchant retains the keycard after the delivering step.

40. The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises prepaid film processing.

41. The method of claim 38, wherein the film processing comprises prepaid digital film processing.

42. The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises prepaid emergency road service.

43. The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises prepaid movie tickets.

44. The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises a dating service.

45. The method of claim 38, wherein the indicia comprises a PIN, and wherein the product or service comprises at least one of tax, legal, and accounting service.